

**Table I.F.8 Percent of private-sector employees enrolled with single coverage health insurance in a plan that had an individual maximum out-of-pocket by firm size and selected characteristics: United States, 2018**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	92.3%	84.2%	86.3%	90.3%	91.3%	94.8%	87.3%	93.4%
Industry group **								
Agric., fish., forest.	75.9%	90.7%	--	77.9%	50.9% *	99.7%	81.5%	74.4%
Mining and manufacturing	93.7%	76.0%	83.7%	88.8%	93.3%	97.0%	84.9%	95.0%
Construction	90.0%	87.7%	87.1%	94.7%	90.0%	86.3%	90.0%	90.0%
Utilities and transp.	92.4%	82.1%	83.1%	90.9%	96.3%	92.5%	88.6%	92.9%
Wholesale trade	92.8%	84.7%	83.0%	90.6%	96.3%	94.9%	85.9%	94.7%
Fin. svcs. and real estate	95.3%	91.0%	94.3%	96.5%	93.1%	96.4%	93.0%	95.6%
Retail trade	94.3%	86.0%	87.4%	87.3%	92.1%	97.0%	87.4%	95.5%
Professional services	92.4%	85.0%	87.3%	90.9%	93.0%	93.8%	88.3%	93.2%
Other services	89.3%	77.8%	84.7%	87.4%	86.2%	93.3%	83.0%	90.7%
Ownership								
For profit, incorporated	93.0%	85.5%	85.0%	91.3%	91.4%	95.5%	87.1%	94.2%
For profit, unincorporated	89.9%	81.4%	89.8%	87.4%	87.6%	94.4%	87.4%	90.7%
Nonprofit	91.8%	81.9%	90.4%	88.5%	93.5%	92.0%	88.1%	92.2%
Age of firm								
Less than 5 years	87.2%	84.4%	93.6%	90.5%	80.8%	97.7%	89.6%	84.9%
5-9 years	85.4%	88.2%	87.2%	85.9%	80.0%	94.0%	88.7%	83.0%
10-19 years	91.2%	86.0%	86.2%	91.3%	94.8%	91.4%	87.3%	93.4%
20 or more years	93.2%	81.7%	84.8%	90.6%	92.4%	94.9%	86.4%	94.0%
Multi/single status								
2 or more locations	94.4%	79.5%	86.2%	93.6%	93.2%	94.8%	89.0%	94.5%
1 location only	88.0%	84.3%	86.3%	89.4%	88.6%	93.0%	87.1%	88.7%
Percent full-time employees								
Less than 25%	86.1%	75.6%	82.4%	80.5%	87.5%	88.3%	78.9%	87.6%
25-49 %	90.1%	70.4%	88.7%	85.6%	86.7%	95.4%	83.4%	91.3%
50-74 %	92.1%	84.6%	85.5%	83.8%	93.0%	95.0%	87.1%	93.1%
75% or more	92.6%	84.9%	86.4%	91.4%	91.4%	94.9%	87.6%	93.6%
Union presence								
No union employees	92.2%	84.6%	86.2%	91.0%	91.7%	94.9%	87.4%	93.4%
Has union employees	92.8%	73.9%	87.8%	74.3%	88.0%	94.4%	83.0%	93.1%
Percent low-wage employees								
50% or more low-wage	89.2%	77.2%	84.3%	82.4%	84.4%	93.8%	83.2%	89.9%
Less than 50% low-wage	92.8%	84.8%	86.4%	91.2%	92.5%	94.9%	87.6%	93.9%
Percent women employees								
Less than 25%	91.3%	84.4%	84.8%	90.8%	90.7%	95.2%	86.9%	93.0%
25-49 %	92.5%	83.0%	87.7%	89.9%	90.3%	94.6%	87.1%	93.3%
50-74 %	92.8%	84.3%	89.6%	88.3%	90.8%	95.0%	88.3%	93.4%
75% or more	92.7%	84.7%	84.9%	91.7%	93.6%	94.3%	87.1%	93.8%
Percent age 50 or older employees								
Less than 25%	90.6%	83.4%	84.3%	89.4%	89.5%	94.2%	85.8%	92.0%
25-49 %	93.7%	90.2%	87.9%	91.2%	92.1%	95.0%	89.9%	94.1%
50-74 %	92.9%	83.4%	92.0%	90.3%	94.4%	95.4%	89.3%	94.1%
75% or more	87.9%	79.3%	79.9%	92.5%	97.3%	91.8%	81.0%	93.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.F.8 Standard errors for percent of private-sector employees enrolled with single coverage health insurance in a plan that had an individual maximum out-of-pocket by firm size and selected characteristics: United States, 2018**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.34%	1.39%	1.32%	0.88%	0.97%	0.39%	0.70%	0.39%
Industry group **								
Agric., fish., forest.	11.00%	5.34%	--	11.47%	20.15% *	0.26%	8.07%	13.61%
Mining and manufacturing	0.74%	6.49%	4.14%	2.68%	1.64%	0.63%	2.29%	0.77%
Construction	1.83%	2.99%	3.87%	1.74%	3.36%	6.50%	1.79%	2.74%
Utilities and transp.	1.60%	8.31%	8.73%	3.36%	3.03%	2.15%	3.84%	1.73%
Wholesale trade	1.06%	5.19%	4.30%	3.26%	1.25%	1.37%	2.44%	1.14%
Fin. svcs. and real estate	0.71%	3.62%	2.66%	1.45%	1.89%	0.82%	1.91%	0.76%
Retail trade	0.77%	4.14%	5.23%	2.73%	2.65%	0.64%	2.44%	0.78%
Professional services	0.54%	2.56%	2.29%	1.50%	1.07%	0.74%	1.27%	0.59%
Other services	1.06%	3.55%	3.19%	2.62%	3.19%	1.13%	1.80%	1.23%
Ownership								
For profit, incorporated	0.39%	1.53%	1.60%	0.85%	1.28%	0.44%	0.83%	0.44%
For profit, unincorporated	1.15%	3.07%	2.64%	3.12%	3.18%	0.93%	1.56%	1.42%
Nonprofit	0.82%	6.37%	3.99%	2.56%	1.25%	1.20%	2.47%	0.87%
Age of firm								
Less than 5 years	2.91%	3.01%	2.05%	2.53%	8.18%	1.71%	1.62%	5.31%
5-9 years	2.90%	3.33%	3.46%	4.38%	7.62%	2.57%	1.87%	4.80%
10-19 years	0.94%	2.30%	2.37%	1.45%	1.18%	3.87%	1.31%	1.26%
20 or more years	0.33%	2.40%	2.02%	1.05%	0.79%	0.39%	1.05%	0.34%
Multi/single status								
2 or more locations	0.34%	11.64%	4.07%	1.05%	0.79%	0.39%	2.04%	0.34%
1 location only	0.79%	1.40%	1.39%	1.07%	2.09%	3.94%	0.74%	1.37%
Percent full-time employees								
Less than 25%	1.88%	7.91%	8.98%	5.89%	3.00%	2.67%	5.18%	2.07%
25-49 %	1.41%	8.23%	5.04%	3.87%	3.77%	1.10%	3.10%	1.56%
50-74 %	1.05%	3.48%	3.77%	5.22%	1.59%	1.23%	1.96%	1.19%
75% or more	0.38%	1.56%	1.47%	0.83%	1.12%	0.43%	0.78%	0.43%
Union presence								
No union employees	0.38%	1.34%	1.35%	0.80%	1.04%	0.44%	0.70%	0.44%
Has union employees	0.82%	12.96%	7.37%	8.21%	2.86%	0.80%	5.47%	0.83%
Percent low-wage employees								
50% or more low-wage	1.29%	5.31%	4.69%	3.31%	4.05%	0.91%	2.46%	1.43%
Less than 50% low-wage	0.35%	1.44%	1.38%	0.90%	0.89%	0.43%	0.73%	0.39%
Percent women employees								
Less than 25%	0.63%	2.24%	2.27%	1.24%	1.59%	0.79%	1.15%	0.75%
25-49 %	0.87%	3.20%	2.56%	1.64%	3.20%	0.87%	1.54%	0.98%
50-74 %	0.58%	2.79%	2.52%	2.65%	1.42%	0.61%	1.41%	0.64%
75% or more	0.61%	3.24%	3.09%	1.48%	1.13%	0.83%	1.64%	0.64%
Percent age 50 or older employees								
Less than 25%	0.67%	2.17%	2.05%	1.19%	1.93%	0.72%	1.09%	0.80%
25-49 %	0.44%	2.29%	2.11%	1.64%	1.10%	0.51%	1.11%	0.47%
50-74 %	0.68%	3.09%	2.09%	2.20%	1.29%	0.82%	1.45%	0.77%
75% or more	2.64%	4.00%	8.17%	3.81%	1.39%	6.52%	3.36%	3.91%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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